





How to calculate your Monthly Premium *as of July 1, 2005*

- 1 Find the city, town or the school district from which you retired on the life insurance rate chart, on the reverse.
- 2 Locate your "RMT PAYS" rate for life insurance.
- 3 Add that amount to the RMT Pays premium below for the health plan you are interested in to determine your monthly health and life insurance premium.

MEDICARE PLANS¹

	10%
HEALTH PLAN COSTS	PER PERSON COVERAGE
Commonwealth Indemnity Medicare Extension Plan (OME) <i>with</i> CIC (<i>comprehensive</i>)	\$52.78
Commonwealth Indemnity Medicare Extension Plan (OME) <i>without</i> CIC (<i>non-comprehensive</i>)	\$37.68
Fallon Senior Plan ²	\$21.73
Harvard Pilgrim Health Care First Seniority ²	\$23.45
Health New England MedRate Plan	\$37.33
Tufts Health Plan Medicare Complement ¹	\$28.90
Secure Horizons	\$18.23

NON-MEDICARE PLANS¹

	10%	10%
HEALTH PLAN COSTS	INDIVIDUAL COVERAGE	FAMILY COVERAGE
Commonwealth Indemnity Plan <i>with</i> CIC (<i>comprehensive</i>)	\$93.75	\$222.67
Commonwealth Indemnity Plan <i>without</i> CIC (<i>non-comprehensive</i>)	\$60.64	\$141.37
 Fallon Community Health Plan Direct Care	\$32.01	\$ 76.76
Fallon Community Health Plan Select Care	\$37.49	\$ 88.93
 Health New England	\$33.66	\$ 83.36
Neighborhood Health Plan	\$32.81	\$ 86.88

¹ EGRs and RMTs from Peabody – call the GIC for monthly rates.

² Benefits, rates and enrollment area are subject to change January 1, 2006.



This symbol indicates a
Select & Save Plan

RMT LIFE INSURANCE RATES

Monthly GIC Plan Rates *as of July 1, 2005*

BASIC LIFE INSURANCE			RMT PAYS
CITY/TOWN/SCHOOL DISTRICT (SD)			
BASIC LIFE: \$1,000 Coverage			\$0.90
Andover	Narragansett Regional SD	Plainville	
Blackstone Valley Regional SD	Newbury	Salisbury	
Bridgewater	Orange	Wilbraham	
Gloucester	Paxton		
Granby	Pelham		
Hampden-Wilbraham Regional SD	Pioneer Valley Regional SD		
BASIC LIFE: \$2,000 Coverage			\$0.90
Amherst	Milton	Upper Cape Cod Regional SD	
Amherst-Pelham Regional SD	Monson	Ware	
Barnstable	North Andover	W. Springfield	
Blue Hills Regional SD	Quabbin Regional SD	Whitman-Hanson SD	
Cohasset	Rehoboth	Winthrop	
Dennis	Rockland		
Lawrence	Shawsheen Valley Regional SD		
Martha's Vineyard Regional SD	Stoughton		
BASIC LIFE: \$3,000 Coverage			\$1.35
Weymouth			
BASIC LIFE: \$4,000 Coverage			\$1.80
Rockport			
BASIC LIFE: \$5,000 Coverage			\$2.25
Amesbury	Hingham	Revere	
Berkshire Hills Regional SD	Holbrook	Rutland	
Berlin-Boylston Regional SD	Holyoke	Salem	
Billerica	Hudson	Saugus	
Bourne	Medford	Spencer	
Dedham	Millis	Stoneham	
Eastham	Montague	Wareham	
Everett	North Adams	Watertown	
Franklin	North Attleboro	W. Bridgewater	
Gill-Montague Regional SD	N. Middlesex Regional SD	Westfield	
Greater Lawrence Regional SD	Norwell	Woburn	
Harvard	Randolph		
BASIC LIFE: \$10,000 Coverage			\$4.50
Braintree			
BASIC LIFE: \$15,000 Coverage			\$6.75
Spencer-E. Brookfield Regional SD			